

Information to identify the case:

Debtor 1 **Colin Michael Kelly**
First Name Middle Name Last Name
Debtor 2 **Wendy Louise Kelly**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **16-17700-CMG**

Social Security number or ITIN **xxx-xx-2876**
EIN **-----**
Social Security number or ITIN **xxx-xx-1812**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Colin Michael Kelly

Wendy Louise Kelly

8/19/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Colin Michael Kelly
Wendy Louise Kelly
Debtors

Case No. 16-17700-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 38

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db/jdb +Colin Michael Kelly, Wendy Louise Kelly, 63 Brynmore Road, New Egypt, NJ 08533-1603
cr +Santander Consumer USA, Inc., c/o Stewart, Zlimen, and Jungers, Ltd., 2277 Highway 36 West,
Suite 100, Roseville, MN 55113-3896
cr +Wells Fargo Bank, c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300,
Cherry Hill, NJ 08034-1511
516131518 +Atlantic Allergy, c/o Able Credit Services Group, 1238 Highway 34, Matawan, NJ 07747-1972
516131520 +Children's Hospital of Philadelphia, P.O. Box 8500, Philadelphia, PA 19178-8500
516131523 ENT Allergy, PB 5001, White Plains, NY 10605-5001
516131525 +Jer Shr Radlgy Assoc, co Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012
516131527 +Jersey Shore, co Celentano, Stadmauer & Walentowicz, L, 1035 Route 46 East,
Clifton, NJ 07013-7481
516131531 +Millenium Eye Care, LLC, 500 West Main Street, Freehold, NJ 07728-2500
516131532 Monmouth Gastroenterology, 1912 Route 35, Suite 201, Oakhurst, NJ 07755-2715
516131533 NJ Dept of Treasury, Div of Taxation, PO Box 261, Trenton, NJ 08695-0261
516131534 North Monmouth Cnt Med, PO Box 416693, Boston, MA 02241-6693
516131535 +Ocean County Sheriff's Office, 120 Hooper Avenue, Toms River, NJ 08753-7606
516131536 +Ocean County Superior Court, Special Civil Part, 118 Washington Street,
Toms River, NJ 08753-7626
516131538 +Open MRI at Wall, LLC, co Michael Harrison, 3155 Route 10 East, Suite 214,
Denville, NJ 07834-3430
516131537 Open MRI at Wall, LLC, 1975 Highway 34, Building D, Wall, NJ 07719-9750
516131541 +Seterus, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352
516131542 +Shellpoint Mortgage Se, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
516131543 +Special Tycare, 214 Centerview Dr Ste 100, Brentwood, TN 37027-5274
516131544 State of New Jersey, Department of Treasury, P. O. Box 002, Trenton, NJ 08625-0002
516131545 State of NJ Federal Offset, PO Box 283, Trenton, NJ 08695-0283
516131546 +Wells Fargo, co Saldutti, 800 N Kings Hwy Ste 300, Cherry Hill, NJ 08034-1511
516218501 +Wells Fargo Bank, N.A., Saldutti Law Group, 800 N. Kings Highway, Suite 300,
Cherry Hill, NJ 08034-1511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2016 22:45:14 U.S. Attorney, 970 Broad St.,

***** BYPASSED RECIPIENTS *****

NONE

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business
as Christiana trust, not in its individual capacity, but solely as owner trustee for BCAT
2014-5ATT dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
William F. Saldutti, III on behalf of Creditor Wells Fargo Bank wsaldutti@slgcollect.com,
kcollins@slgcollect.com
William H. Oliver, Jr. on behalf of Debtor Colin Michael Kelly bkwliver@aol.com
William H. Oliver, Jr. on behalf of Joint Debtor Wendy Louise Kelly bkwliver@aol.com
TOTAL: 6